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those who prepare such teachers for service or who direct, as superintendents or as school trustees, the educational activities of rural life.

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A Standard Accident Table. By I. M. RUBINOW. New York: The Spectator Co., 1915. 12mo, pp. 63. \$1.50.

This little volume is offered as an aid in determining insurance rates under the American laws providing compensation for industrial accidents, the basis being the distribution of 100,000 accidents.

It has involved something of the spirit of the pioneer to undertake such a work in the absence of precedent as well as of readily available materials, there being not only an insufficient body of detailed data, but also a lack of uniformity in the reports that are in existence. Inasmuch as the undertaking originated in an endeavor to determine the proper differentials between the laws of Massachusetts and New York, the reports of the industrial accident board of Massachusetts were naturally adverted to, showing the results of 90,000 accidents during the first year of operation of the compensation law of that state. There were found to be defects in certain essential properties in the Massachusetts report, so that recourse was had to detailed figures of Austrian, German, and other European accident statistics, to the report of the Department of Commerce and Labor on the operations of the federal compensation law of 1908, and to the reports of the United States Census. The great difficulty in making joint use of these various classes of data, due to the varying definitions of an accident and the different treatment of statistics in account of the different ends in view under the various laws, would perhaps have dismayed a less bold and ingenious person. However, by means of adjustments, comparisons, corrections, and substitutions that are carefully explained and worked out in the text, a table is developed showing that on the occurrence of 100,000 industrial accidents there will be 932 fatal cases, 2,323 dismemberments, 2,442 cases of permanent partial disability without dismemberment, and 94,193 cases of temporary disability, of which above 37,000 last not more than one week and 214 extend beyond 26 weeks. The dismemberments are distributed among 36 classes, ranging from a loss of a left little finger to a loss of both eyes or both legs. It is not at all claimed that the distribution of accidents actually occurring will absolutely conform to the proportions indicated in the table, but the author is confident

that the cost of any 100,000 accidents will not vary greatly from the costs as distributed by this table, and still more emphatically does he maintain that even though the actual cost may not be as herein indicated, the table is sufficiently accurate to enable the measurement of differences between various compensation acts. A reconstruction of the table after the accumulation of a few years' experience is anticipated, but not a change in the method and its application.

Fatal accidents entail consequences making necessary the provision for widows, children, and other dependents, the numbers of whom have not been determined by any American experience. Since benefits to children cease usually at the age of sixteen to eighteen years, the question of the age of the decedent comes into play; another factor also is, of course, the number of such decedents who were single at the time of death. Each of these items is taken up. Considering the meagerness of the data available, probably the only claim that would be made, and certainly the only claim that could be supported, is that the material offered is the best available and will serve a useful purpose during the tentative period of American compensation administration.

Some errors appear which indicate a lack of the most careful proof-reading, and also of checking up statements that should be comparable, as where sums or differences of presented data are shown; and on p. 28 the second section of the table is headed Disbursements, when it should obviously be Dismemberments. As far as observed however these are not misleading to a careful reader.

Undoubtedly the work will supply a present necessity in enabling the avoidance of either haphazard estimates or slavish detailed computation for each individual state; and more particularly by furnishing a common standard, even though not an entirely accurate one, for the determination of differentials, that must serve until the accumulation of a better collective experience.

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The Normans in European History. By CHARLES H. HASKINS.

Boston and New York: Houghton Mifflin Co., 1915. 8vo,
pp. viii+258. \$2.00 net.

No scholar in the English-speaking world—perhaps no other scholar—has so complete a knowledge of the history of the Normans in Europe as the author of this book. For years past his articles have appeared